

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re) Chapter 7
)
GEMKOW, RONALD L) Case No. 05-44528-SQU
GEMKOW, MARY D)
Debtor(s).) Hon. JOHN H. SQUIRES

**Notice of Trustee's Final Report, Hearing on Applications
for Compensation, and Hearing on the Abandonment
of Property by the Trustee**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: DuPage County Courthouse, 505 N. County Farm Rd., Courtroom 4016,
Wheaton, IL 60187

On: **May 15, 2009** Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$18,727.14
Disbursements	\$55.97
Net Cash Available for Distribution	\$18,671.17

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>GINA B. KROL</u> <i>Trustee Compensation</i>	\$0.00	\$2,622.71	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:
None

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.0000% .

Allowed priority claims are: None

7. Claims of general unsecured creditors totaling \$34,535.45 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 46.4700% .

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000001	Asset Acceptance	\$6,680.14	\$3,104.23
000002	Asset Acceptance	\$2,836.43	\$1,318.08
000003	Asset Acceptance	\$11,235.80	\$5,221.22
000004	Asset Acceptance	\$1,478.49	\$687.05
000005	Credigy Receivables Inc	\$5,236.69	\$2,433.47
000006	Us Department Of Education	\$4,888.90	\$2,271.84
000007	Cavalry Portfolio Services Llc Assi	\$2,179.00	\$1,012.57

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.

9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the CLERK OF BANKRUPTCY COURT, KENNETH S. GARDNER, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.

10. Debtor(s) have been discharged.

11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
BANK ACCOUNTS	\$400.00
Security Deposit	\$1,400.00
Household Goods	\$1,000.00
CLOTHES	\$600.00
FUR COAT	\$300.00
401(K)	\$12,646.06
IRA	\$913.00
Automobile	\$8,375.00

Dated: April 17, 2009

For the Court,

By: KENNETH S. GARDNER

CLERK OF BANKRUPTCY COURT
KENNETH S. GARDNER

Trustee: Gina B. Krol
Address: 105 West Madison Street
Suite 1100
Chicago, IL 60602-0000
Phone No.: (312) 368-0300

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 05-44528User: amcc7
Form ID: pdf002Page 1 of 1
Total Served: 31

Date Rcvd: Apr 17, 2009

The following entities were served by first class mail on Apr 19, 2009.

db/jdb +Ronald L Gemkow, Mary D Gemkow, 741 S Bruner Street, Hinsdale, IL 60521-4336
 aty +Kent A Gaertner, Springer, Brown, Covey, Gaertner & Davis, 400 S. County Farm Rd., Suite 330,
 Wheaton, IL 60187-4547
 tr +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600
 9996170 ++AMERICREDIT, PO BOX 183853, ARLINGTON TX 76096-3853
 (address filed with court: Americredit, 4001 Embarcadero, Arlington, TX 76014)
 10594838 +Cavalry Portfolio Services LLC assignee of Mobil, 7 Skyline Drive Third Floor,
 Hawthorne, NY 10532-2156
 9996173 +Citibank, c/o Asset Acceptance, P.O. Box 2036, Warren, MI 48090-2036
 9996174 +Collection, 700 Longwater Driv, Norwell, MA 02061-1796
 9996175 +Corus Bank, P.O. Box 25586, Chicago, IL 60625-0586
 10553141 +Credigy Receivables Inc, Credigy Services Corp, POB 2689, Suwanee, GA 30024-0984
 9996176 +DependOn Collection Se, 7627 W Lake St 210, River Forest, IL 60305-1878
 9996177 +Direct Loans-Student Loan, U.S. Department of Education, P.O. Box 530260,
 Atlanta, GA 30353-0260
 9996178 Direct Merchants Bank, PO Box 21550, Tulsa, OK 74121-1550
 9996179 +Discover/Credigy Recievables, c/o Stewart & Associates, P.C., P.O. Box 2629,
 Suwanee, GA 30024-0983
 9996180 +First Select Corporation, Po Box 9180, Pleasanton, CA 94566-9180
 9996181 GMAC, P.O. Box 51014, Carol Stream, IL 60125-1014
 9996182 +Gold Key Credit, 625 US Highway 1, Suite 105, Key West, FL 33040-5603
 9996183 +Household Bank/Asset Acceptance, c/o Freedman, Anselmo, et. al., P.O. Box 3228,
 Naperville, IL 60566-3228
 9996184 +Lord & Taylor, 300 Sheffield Ctr, Lorain, OH 44055-3129
 9996185 +Marshall Fields, c/o Asset Acceptance, P.O. Box 2039, Warren, MI 48090-2039
 9996187 +Montgomery Wards, c/o Asset Acceptance, P.O. Box 2039, Warren, MI 48090-2039
 9996189 Nco- Medclr, Pob 41448, Philadelphia, PA 19101
 9996192 +Nes/Idapp, 2412 W Lawrence Av, Chicago, IL 60625-3282
 9996193 Philip Gergis, DDS, 4704 Gilbert Avenue, La Grange, IL 60525
 9996194 +Quest Diagnostics, c/o American Medical Collection, 2269 S. Saw Mill River Rd.,
 Elmsford, NY 10523-3832
 9996195 +Sears, c/o Risk Management Alternative, 4360 Northeast Expressway, Atlanta, GA 30340-3401
 10563227 US DEPARTMENT OF EDUCATION, DIRECT LOAN SERVICING CENTER, PO BOX 5609,
 GREENVILLE, TX 75403-5609
 9996196 +Us Dept Of Education, 501 Bleeker St, Utica, NY 13501-2401
 9996197 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054
 (address filed with court: Von Maur, 6565 Brady, Davenport, IA 52806)

The following entities were served by electronic transmission on Apr 18, 2009.

9996171 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM POB 2036, Warren, MI 48090-2036	Asset Acceptance LLC,
9996186 +E-mail/Text: tjordan@mcscol.com 725 S. Wells Ave Ste 700, Chicago, IL 60607-4578	Medical Collections Sy,
9996188 +E-mail/PDF: gecsed@recoverycorp.com Apr 18 2009 04:26:06 Merriam, KS 66201-1410	Montgomery Wards, P O Box 29110, TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9996172* +Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 9996190* Nco- Medclr, Pob 41448, Philadelphia, PA 19101
 9996191* Nco- Medclr, Pob 41448, Philadelphia, PA 19101

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2009

Signature: